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FIG. 1

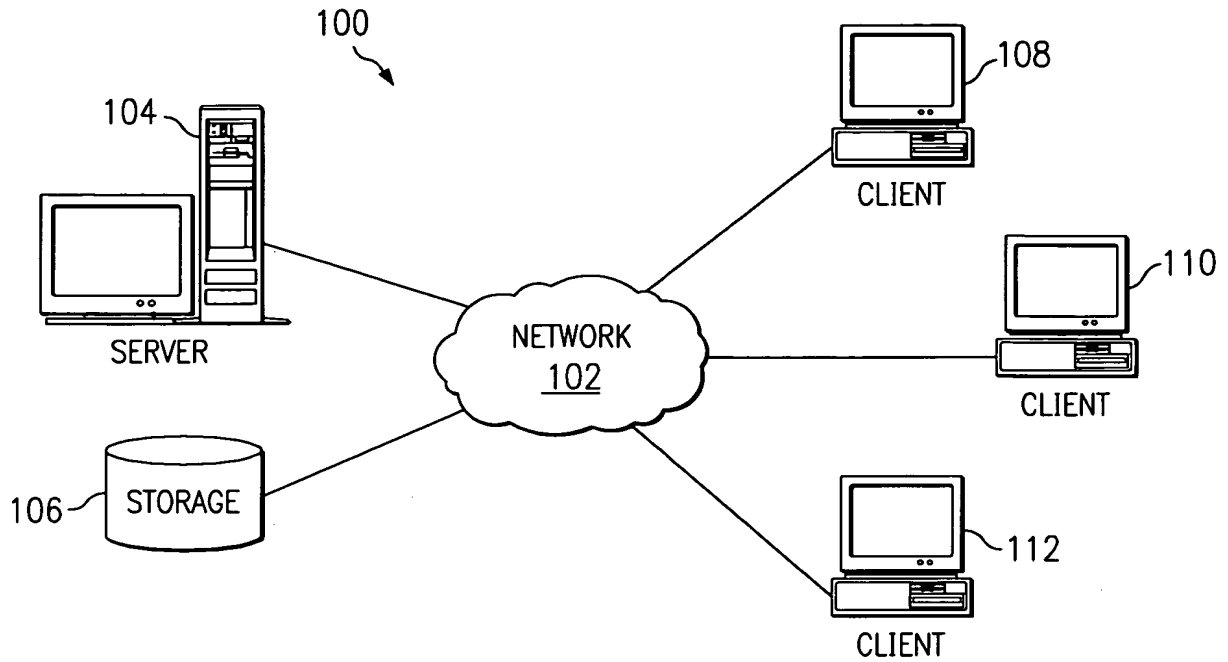
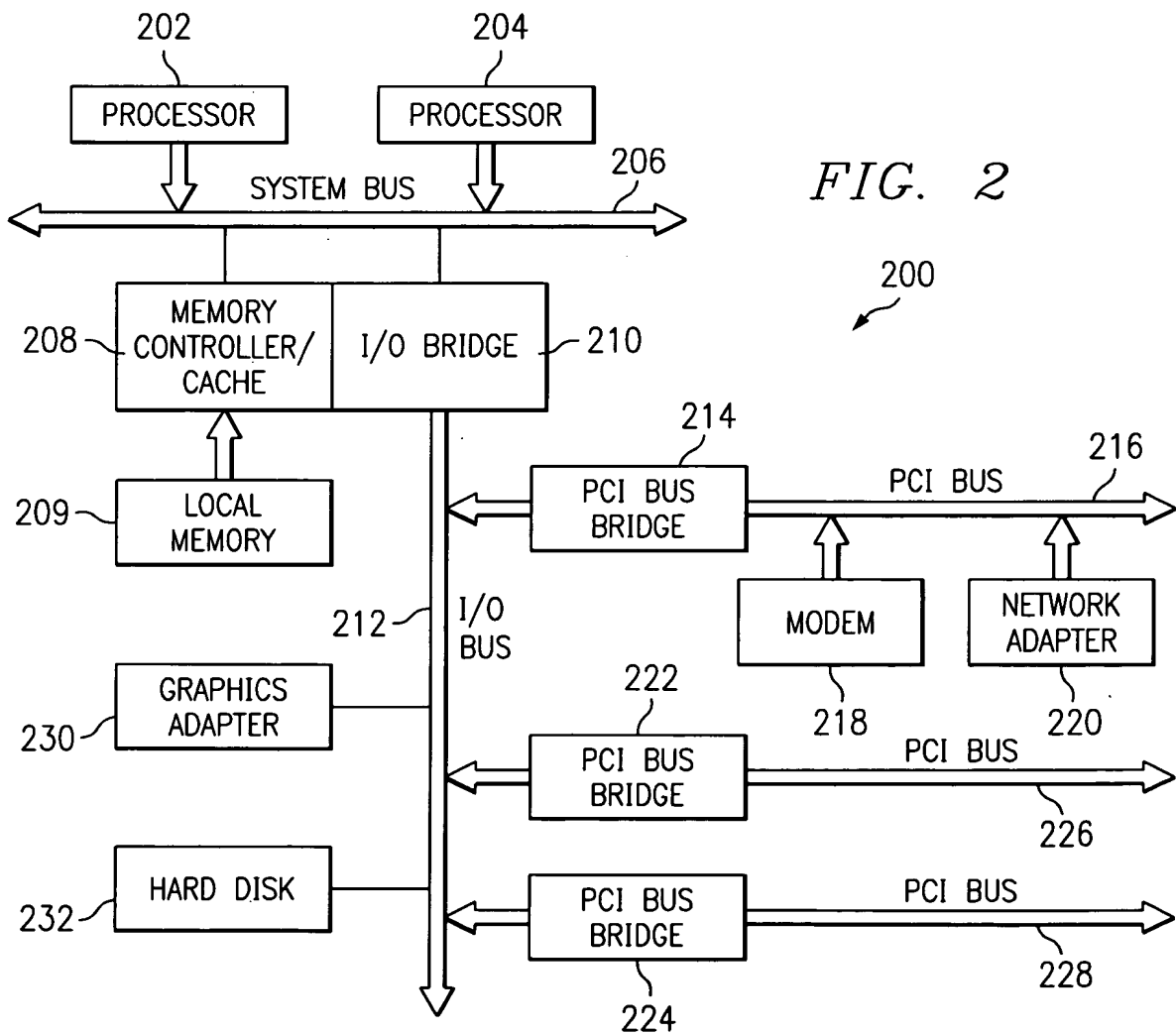


FIG. 2



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FIG. 3

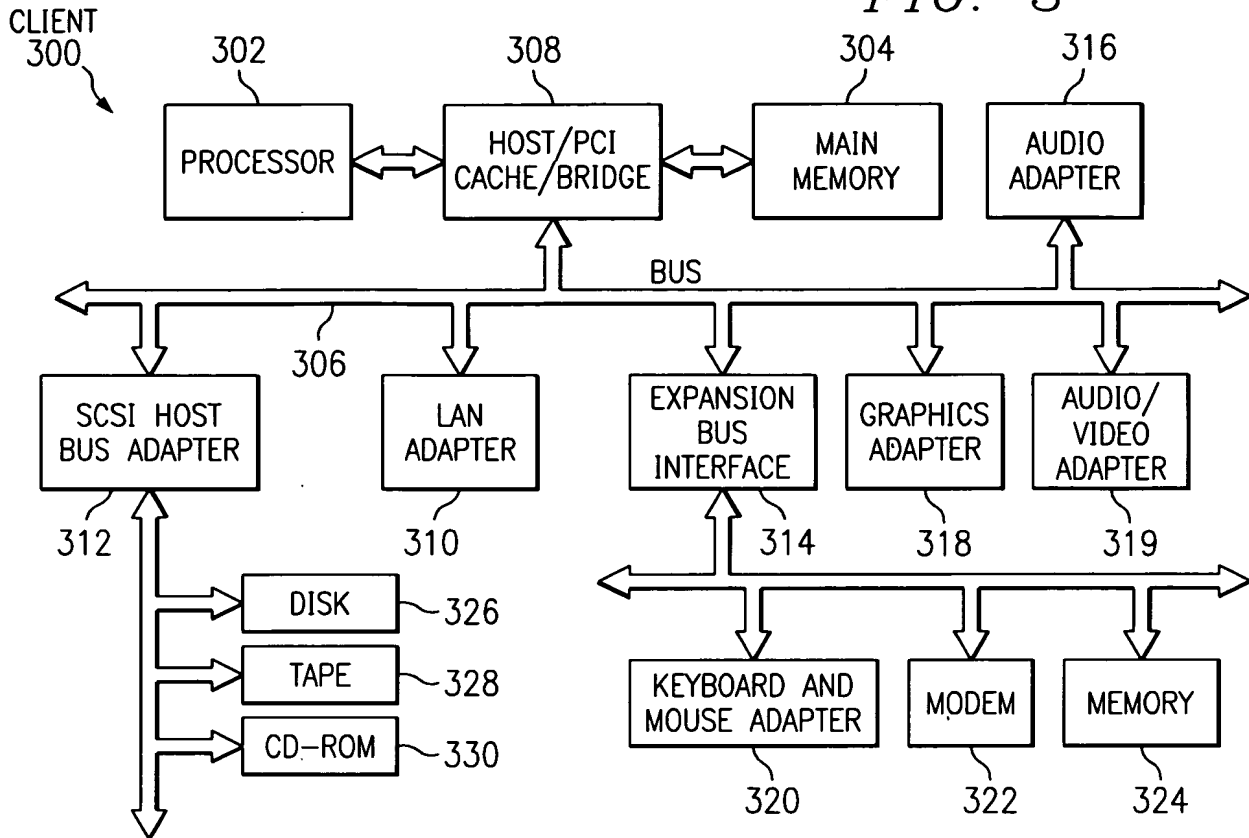
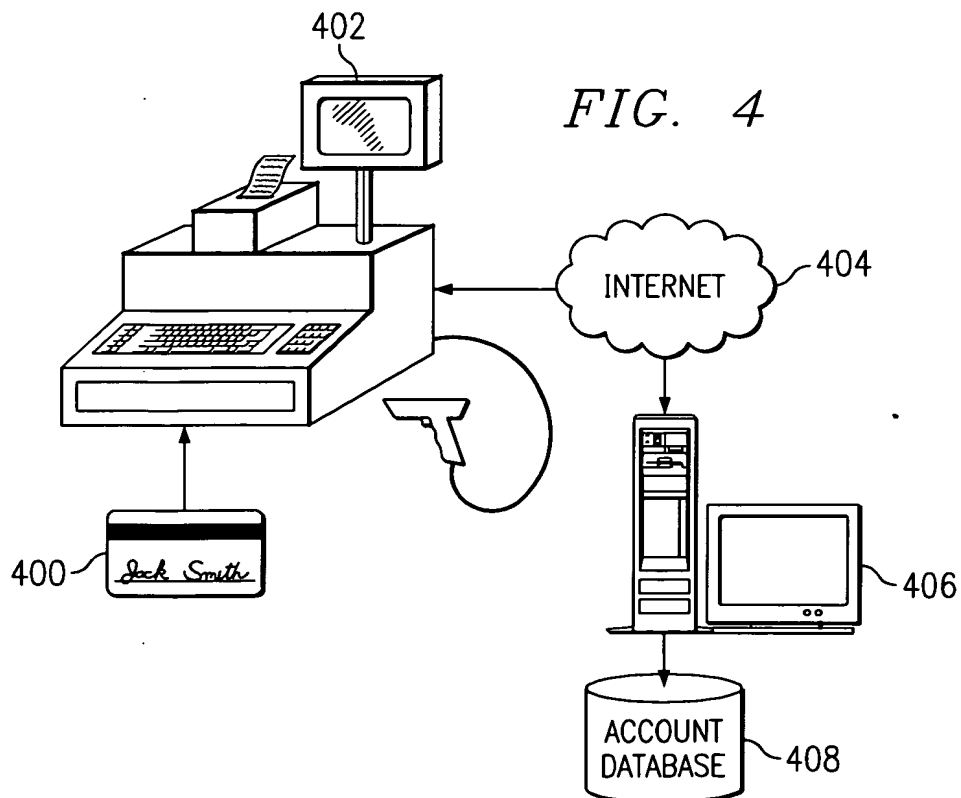


FIG. 4



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DATABASE  
500

FIG. 5

ACCOUNT HOLDER	ACCOUNT NUMBER	NUMBER OF MINUTES
MARY SMITH	1234567	120
JAMES HENRY	7654321	72
JOHN DOE	5476231	61
SUSAN RIGHT	1467238	130
BILL JONES	1574892	20
SALLY MARTIN	2749853	11
KAY SMITH	1357986	17
ALVIN MOORE	9753125	81

502                      504                      506

FIG. 6

